



# CardNav by CO-OP

## Reference Guide

November 2020

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# Get Started with CardNav

CardNav is a system of alerts and controls, integrated with CO-OP debit and in-house credit card processing which allows your cardholders to uniquely control and protect their own cards. Using a mobile app, they can specify preferences to:

- Provide near-real-time alerts about certain activities (alerts)
- Deny transactions that match specified criteria (controls)

CardNav empowers members to make proactive decisions regarding their cards and enables them to respond immediately to card use situations as they occur.

## Requirements for CardNav

CardNav is available for credit unions that process their signature and PIN debit, or in-house credit, programs through CO-OP using AP Cooperative or AP Complete. The solution requires no additional integration with the credit union's core processor, online banking provider, or mobile banking systems. This document is specific to the CardNav by CO-OP "Standalone" app; CardNav API (Application Programming Interface) implementation functionality is available in separate documents.

CardNav can be implemented for BINs (Bank Identification Numbers) that meet the following requirements:

- Cardholder data is held at CO-OP for each BIN implemented
- CV (Card Verification) keys are held at CO-OP for each BIN implemented
- PAN (Permanent Account Number) lengths are 16 digits or fewer
- Card plastic (sequence) numbers are not used
- ATM BINs with PAN lengths greater than 16 digits are not supported

To use the mobile app, cardholders need an Android or Apple (iOS) mobile device. CardNav is supported for the current operating system versions plus the two previous versions for both types. Tablets can run CardNav but are not officially supported.

The user experience presented in this document is based upon use of an Apple iPhone.

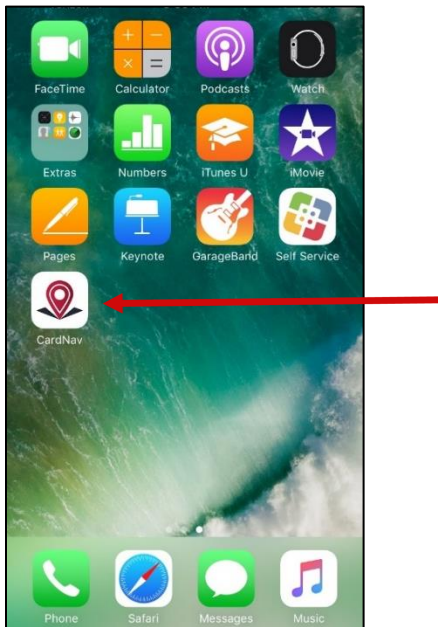
# Install CardNav

Members can install CardNav for the first time and register as a new user or upgrade from a previous version of CardNav.

## Install CardNav for the First Time

iPhone users can find the app in the iTunes store. Android users can find it in the Google Play Store.

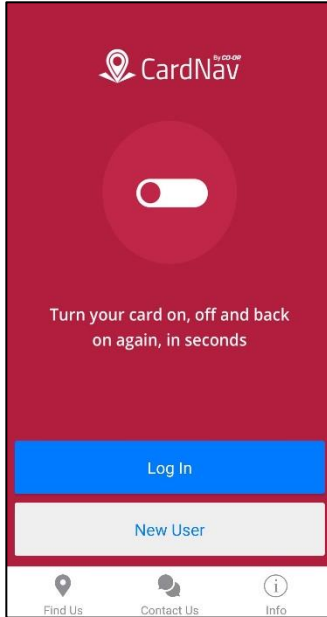
Members should follow the instructions on their devices to download and install the app. After installing, the CardNav icon displays on the main screen.



## Register as a New CardNav User

To use CardNav, members must first register at least one card.

1. Users begin the registration process by tapping the **New User** button on the login screen.



Tapping the phone's **Back** button while registering a card resets the registration process. To prevent loss of data, CardNav prompts members with a warning message to confirm whether they want to exit the registration process. If they select **No** they can continue the registration process on the **Card Verification** screen. If they select **Yes** the current registration process ends, and members must start over again from the beginning to register a card.

**Note:** Members who experience three failed attempts to register are locked out of the registration process for 30 minutes. If necessary, members can call their credit union to reset the card registration before the 30 minutes have elapsed.

2. After entering the card number, members are prompted to enter the following information to authenticate ownership of the card:
  - Security code
  - Expiration date
  - Billing address, including street address and zip code

Members may have to provide additional information about the primary cardholder to verify their identity. For example:

- Last four digits of social security number
- Date of birth
- Mother's maiden name

For cards that do not have personal information available, members may be asked to enter the amount of their last PIN-based transaction. If this information is not available, they should perform a new transaction and keep a record of the amount.


3. After verifying their identity in the app, members should accept the terms and conditions of the app.
4. Next, members create a user name and password and specify an email address.

The email address is used only for communications about the CardNav account, such as password reset notifications.

Passwords must include at least one of each of the following elements:

- An uppercase letter
- A lowercase letter
- A number
- A special character, including any from the following list: !@#\$%^&\*()\_+~


**Create Account**


 XXXX XXXX XXXX 4347

Using the dropdown list, please select one of the suggested usernames or create a new username.

Email Address

If you forget your password, we will email you a security token to this address.

Username 

Password 

**Continue**

Cancel

After creating the account, the member is successfully registered as a CardNav user. A welcome email is sent to the specified email address.

# Log in, Set Passcodes, Enable Fingerprint Identification, and Retrieve Forgotten Passwords

Members can log in to the app, enable fingerprint identification, and retrieve forgotten passwords.

## Log in to the CardNav App

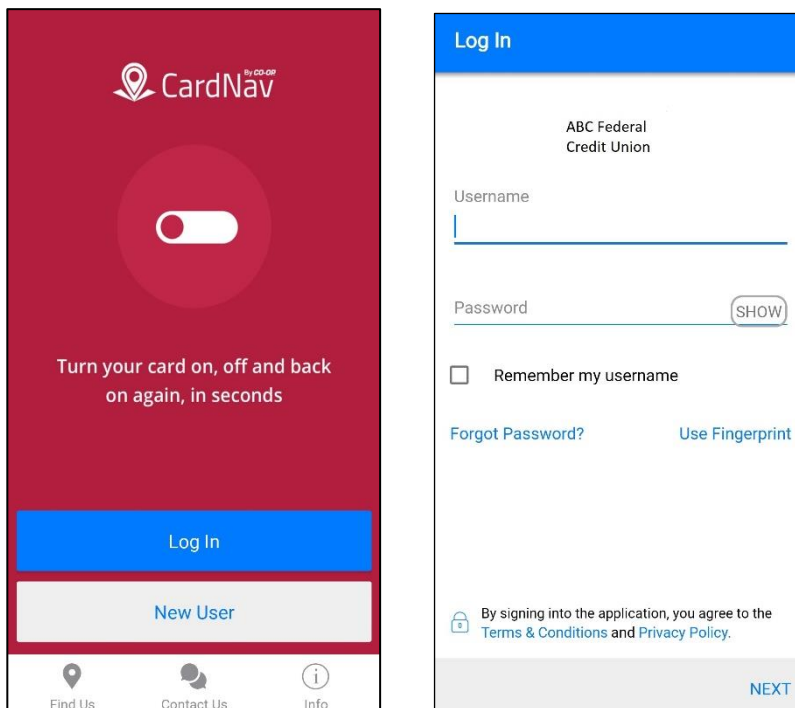
1. Tap the app icon on the mobile device's desktop.
2. Tap **Log In** on the landing page.
3. Enter user name and password on the Log In screen.
4. Tap Log In.

After logging in to CardNav, members who use only a password remain logged in for up to 15 minutes. To stay logged in for longer periods of time and have quicker access to preferences and other settings, members can set up a passcode or enable fingerprint identification. Details on these processes are outline below.

## Set Fingerprint Identification

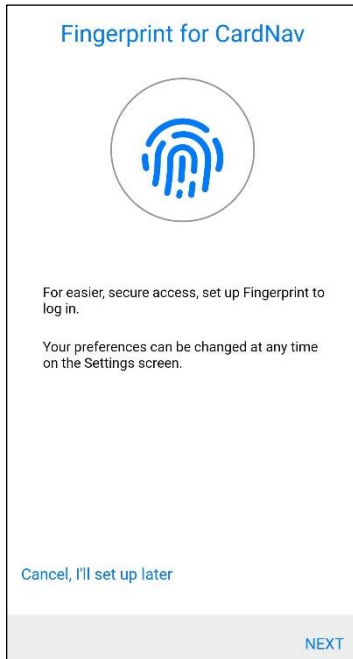
Members with phones that support fingerprint identification can enable this functionality for CardNav, enabling them to unlock the app using a fingerprint.

1. Tap **Log In** on the landing page.



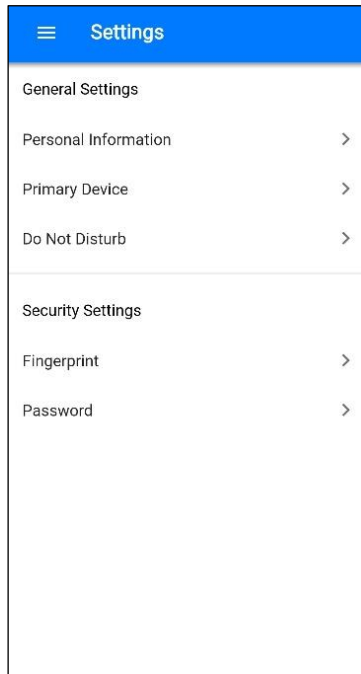


2. Tap **Use Fingerprint**.





3. Tap **NEXT** to enable the feature, or tap **Cancel, I'll set up later** to proceed without enabling Fingerprint for CardNav.

- a. Members can enable fingerprint identification later by navigating to the **Settings** screen from the main menu, then tapping the **Fingerprint** option.



## Retrieve Forgotten Passwords

If members forget or lose their passwords, they should take the following steps to retrieve their credentials:

1. Tap **Forgot Password** on the log in screen.
2. Enter their user name and tap the checkmark icon  to confirm.  
A security token is sent to the email address that was provided during registration.
3. Once received, select **I have the security token** to proceed.
4. Type the security token from the email.
5. Type the new password.
6. Type the same password to confirm.
7. Tap the checkmark icon  to complete the process.

### Forgot Password

Enter your username so that we can send a temporary security token to the email address you provided during registration. If you already have the token, check the box below to change your password.

Username


I have the security token.

Security Token

New Password

Confirm Password

Password must be 8 to 12 characters in length, with at least one uppercase, one lowercase, one number and one special character from !@#\$%^&\*()\_+~

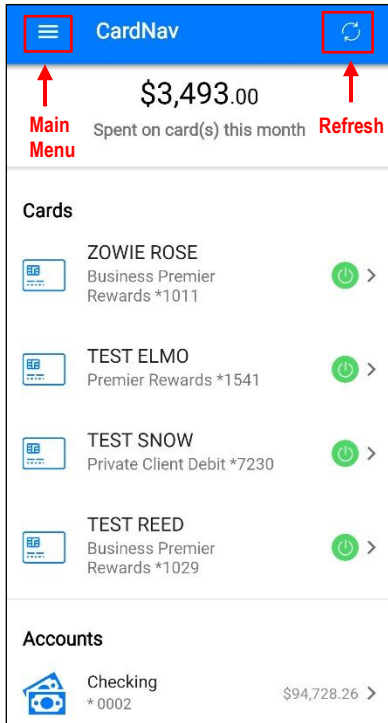


# Navigate CardNav

Navigating through CardNav screens is easy. Members can view details about their cards, access their credit union accounts, add new cards to their portfolio, update control and alert settings, change their password, and more.

## View the CardNav Home Screen

The **Home** screen is the first screen members see when they log in to the app.



The Home screen displays the following information:

- **Spent on card(s) this month:** The cumulative spending to date on all cards that are managed by the logged-in member. At the end of every month, the system resets the monthly spending amount to zero. The amount is calculated starting from the time the member begins managing the card in the app.

**Note:** Members can set a spend control to deny any transactions exceeding a set monthly spend limit on a card. Members can also set up alerts to be triggered when transactions on a card exceed the specified monthly limit.

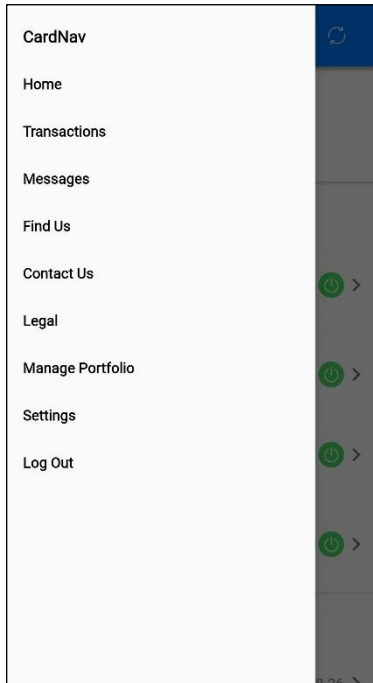
For more information, see the *Setting Up Spending Limits in CardNav* and *Setting Spend Alerts in CardNav* sections of this guide.

- **Refresh:** Refreshes the screen with the most current information about cards and accounts.
- **Main menu:** Menu for accessing settings, legal information, messages, contact information, and more.
- **Cards:** A list of all the cards that are registered with CardNav.
- **Accounts:** A list of accounts that are available for management.

## Navigate the Main Menu

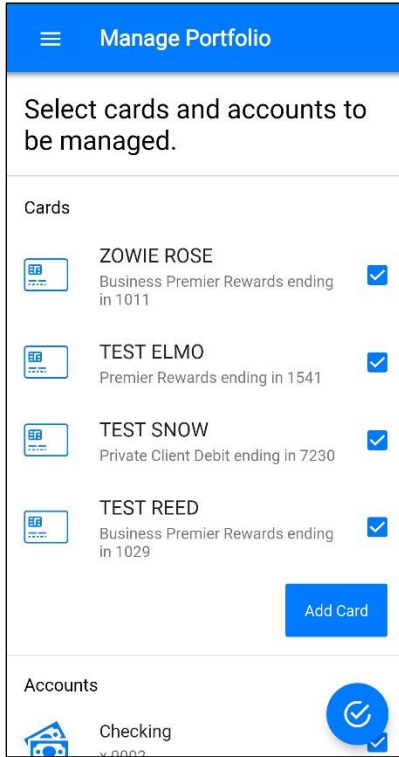
Members can tap the main menu to access the following screens and options:

- **Home:** The Home screen for the app.
- **Transactions:** A list of recent transactions by date.
- **Messages:** Card, account, and transaction alerts and other messages.
- **Find Us:** A map that displays locations of the credit union and CO-OP Network ATMs in the user's current area.
- **Contact Us:** Contact information for the credit union.
- **Legal:** Terms and conditions for using the app.
- **Manage Portfolio:** Screen to select which cards and accounts are enabled for management.
- **Settings:** Settings to update personal information, set the primary device status, enable or disable the Do Not Disturb feature, and set security options.
- **Log Out:** Log out of the app.



# Manage the CardNav Portfolio

The **Manage Portfolio** screen lets members enable or disable cards and accounts for management through the app. By default, all cards and accounts are enabled for management. To disable a card or account, clear the check box beside that card or account.

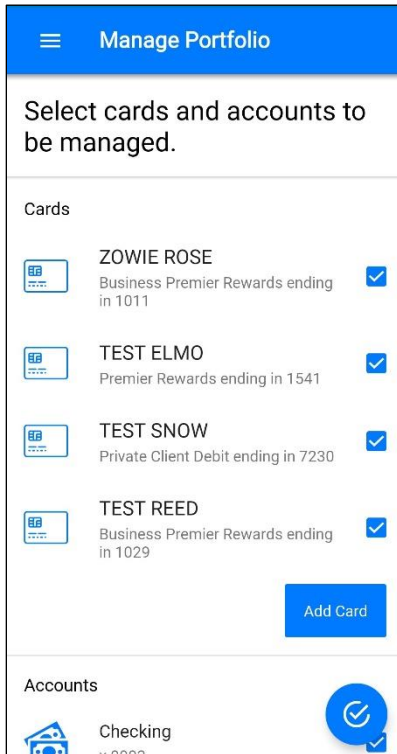


If members clear the check boxes beside all the accounts and cards on the **Manage Portfolio** screen, the app will ask them if they want to unsubscribe from the service. When unsubscribed from the service, all card control services are disabled and members will not receive any transaction alerts. Additionally, members will no longer be able to log in to the app.

If members decide to use the app again after unsubscribing, they must register again as a new user. In this case, they are required to select a new user name.

## Add a Card to a CardNav Portfolio

Members can add new cards for management by tapping **Add Card** on the **Manage Portfolio** screen.



The process for adding a card from the **Manage Portfolio** screen is similar to the registration process with the following exceptions:

- Members are not prompted to accept the CardNav Terms and Conditions and Privacy Policy.
- Members do not have to create a new login account.
- PIN transaction is not available as an authentication option.

# Update CardNav Settings

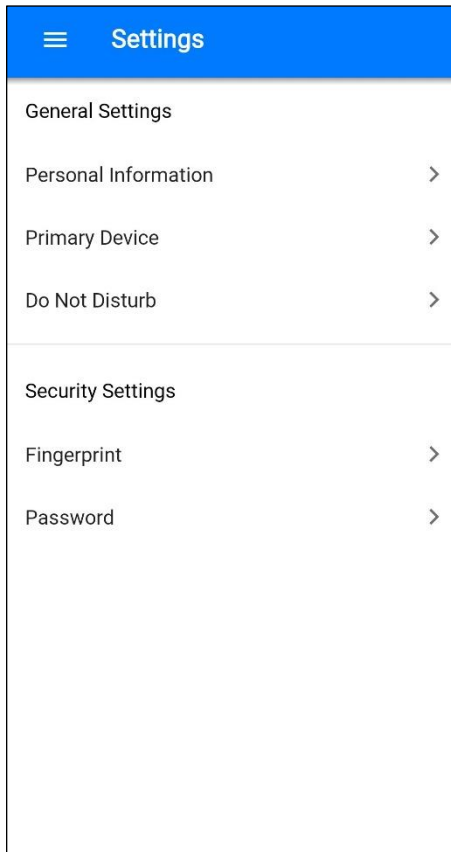
Members can tap **Settings** on the main menu to access the following options:

## General Settings:

- **Personal Information:** Update personal information such as name, email address, and phone number.  
**Note:** This updates information in the CardNav system but does not change account records with the credit union.
- **Primary Device:** Set the device as the primary device for the account. The primary device is used to apply location controls and receive notifications.
- **Do Not Disturb:** Specify a time period in which to receive only essential alerts (for card-present transactions and denied transactions).

## Security Settings:

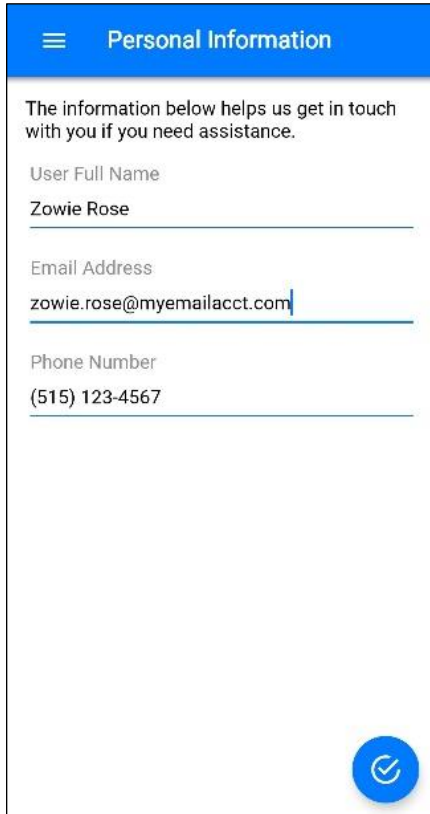
- **Fingerprint:** Specify fingerprint identification as an alternative card security measure.
- **Password:** Change the password required for login.



## Update Personal Information

Members can tap **Personal Information** on the **Settings** screen to modify the following information:

- **User Full Name:** The member's name.
- **Email:** The email address that CardNav uses to send the security code when members initiate the **Forgot Password** process.
- **Phone:** The member's phone number.

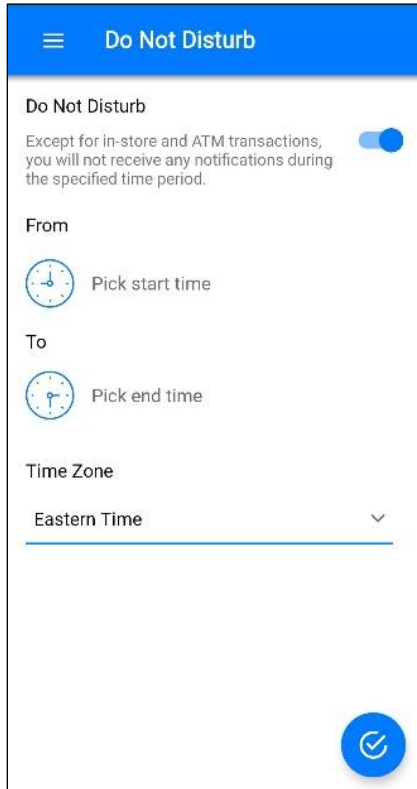



The screenshot shows a mobile application interface for updating personal information. At the top, there is a blue header with a hamburger menu icon and the text "Personal Information". Below the header, a message reads: "The information below helps us get in touch with you if you need assistance." There are three input fields, each with a label and a horizontal line for text entry. The first field is labeled "User Full Name" and contains the text "Zowie Rose". The second field is labeled "Email Address" and contains the text "zowie.rose@myemailacct.com". The third field is labeled "Phone Number" and contains the text "(515) 123-4567". At the bottom right of the screen, there is a blue circular button with a white checkmark icon, indicating that the information has been successfully updated.



## Set Do Not Disturb Times

Members can tap **Do Not Disturb** on the **Settings** screen to specify a time period to receive alerts only for transactions conducted with the card present (in-store or at ATMs) and for denied transactions. Denied and card-present transaction alerts are still received during the Do Not Disturb time window due to the security risks these activities may pose when the member is sleeping or otherwise occupied.



1. To set the time period, navigate to the Settings screen.
2. Tap the **Do Not Disturb** slider to set it to the **On** position.
3. Select the time window and time zone.
4. Tap the checkmark icon  to confirm.

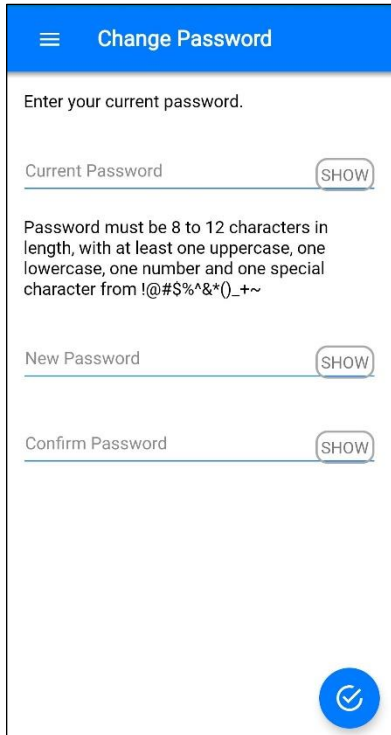
**Note:** Alerts are not sent during the **Do Not Disturb** time window, but they still display in the **Messages** section for viewing at any time.

## Change CardNav Password

Members can tap **Password** on the **Settings** screen to change the password they use to log in to the app. The **Change Password** screen requires them to enter the old password and then enter and confirm the new password.


The password must be 8-12 characters in length with at least one uppercase letter, one lowercase letter, one number, and one special character from the following list of characters: !@#\$%^&\*()\_+~

**Tip:** Members can tap the word **SHOW** in the fields to display the actual characters in the password. By default, characters are hidden for security purposes.



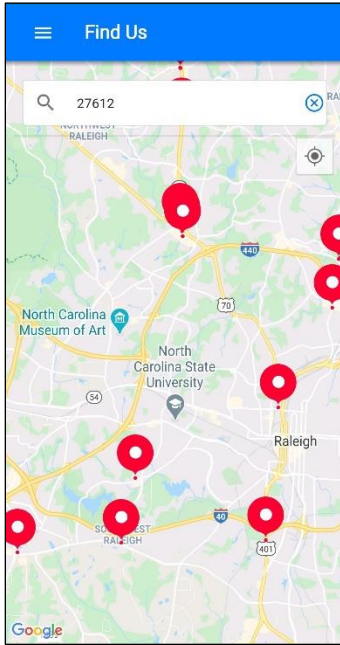
## Enable Fingerprint Identification

Members with phones that support fingerprint identification can enable the fingerprint identification security feature as an alternative to using a password to re-access the app after a period of inactivity.

1. From the **Settings** screen, tap **Fingerprint**.
2. Slide the **Fingerprint** slider to the **On** position.
3. Tap the checkmark icon  to confirm.

## Find ATM Locations in CardNav

Members can tap **Find Us** on the login screen or the main menu to display a map with locations of credit union and CO-OP Network ATMs within proximity of their mobile device. Credit union ATMs display as green icons and CO-OP Network ATMs display as red icons.

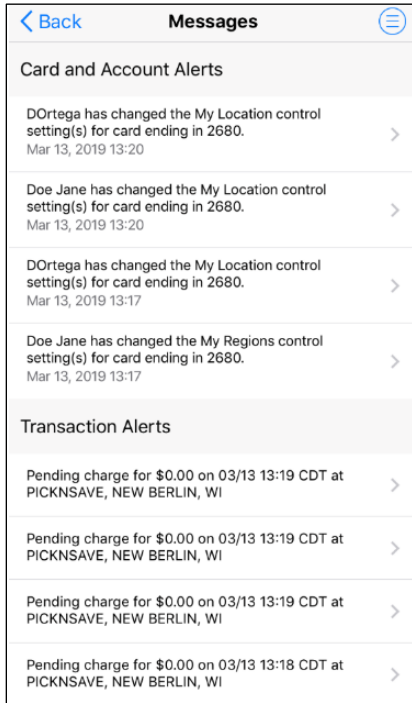


When using the **Find Us** feature, if the member's phone location tracking service is turned off a reminder notification displays asking the member to turn location services on. Location services must be turned on for the app to provide information about ATM locations.

**Note:** Members can refine the ATM search by entering the zip code or city information in the field above the map.

# View Messages in CardNav

Members can tap **Messages** on the main menu to display all **Card and Account Alerts**, all **Transaction Alerts**, and all **Other Alerts** that have been sent to the member's mobile device.



The Messages screen lists all recently-generated alerts regardless of whether the notifications setting is on or off. Messages for the last 30 days or 50 transactions of card history are available in CardNav. However, account balance alerts remain only until the account balance meets or exceeds the specified threshold.

# Contact a Credit Union in CardNav

Members can tap **Contact Us** on the login screen or the main menu to see their credit union's contact information, which may include mailing address, Facebook page, and Twitter account. They can tap **Email** to activate the mobile device's default email program and tap the phone number and **Call** the credit union directly. Hours of operation for the credit union also may be displayed.

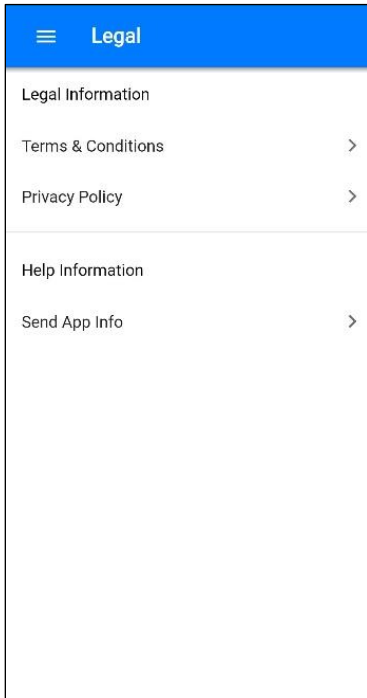


# View Terms and Conditions and Privacy Policy in CardNav

Members can tap **Legal** on the main menu to view legal information.

The **Terms & Conditions** and **Privacy Policy** screens contain legal information that the member accepted during the registration process.

The **Send App Info** option gives cardholders the ability to send the Mobile App developers current information about their version of the Mobile App to assist in troubleshooting issues (such as app version, device type, device ID, OS version, and diagnostic and usage data of their device).



# View Card Information in CardNav

Members can view card information such as card details, transactions, transaction details, and transaction status. They can also add tags such as **Personal**, **Family**, and **Business** to transactions.

## View Card Details in CardNav

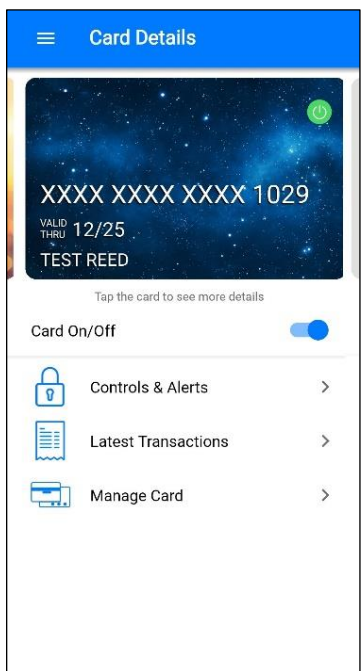
Members can tap individual cards in the **Cards** section of the **Home** screen to view details about their cards.

The **Card Details** screen shows the following information for each card:

- Front image of the card
- Cardholder's name
- Last four digits of the card number
- Card expiration date

The **Card Details** screen also provides links to Card Management features including:

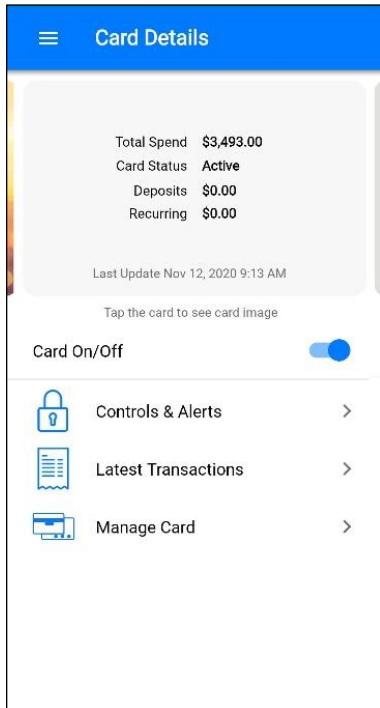
- **Card On/Off:** Card Status button.
- **Controls & Alerts:** Locations, Merchant Types, Transaction Types, Spend Limits.
- **Latest Transactions:** List of latest card charges.
- **Manage Card:** List of current Shared Card users; new Shared Card users can be added from this screen.



**Note:** When more than one card is associated with an account, a section of the card is visible to remind members there are other cards they can swipe to see and manage.

Members can tap the card image to display the reverse card image, which provides additional details about the card, including:

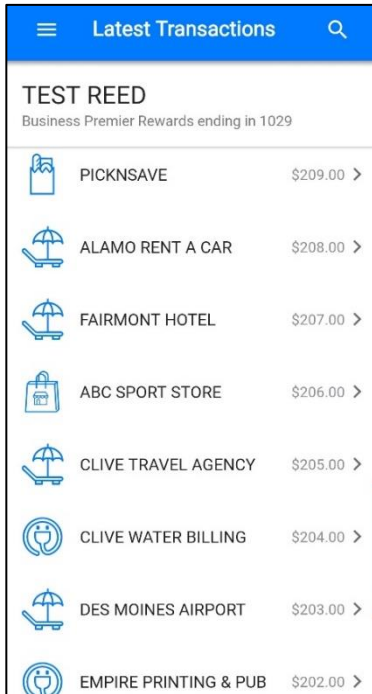
- **Total Spend:** The cumulative spending amount on the card for the month to date.
- **Card Status:** Active or inactive.
- **Deposits:** The cumulative amount of deposits on the card for the month to date.
- **Recurring:** The cumulative recurring charges on the card for the month to date.
- **Last Update <time>:** The last time the card was updated.





## View Transactions in CardNav

Members can tap **Latest Transactions** on the **Card Details** or **Account Details** screens to display transaction summary information for a particular card or account.



**Note:** To see a complete list of transactions for all managed cards and accounts, members can tap **Transactions** on the main menu.

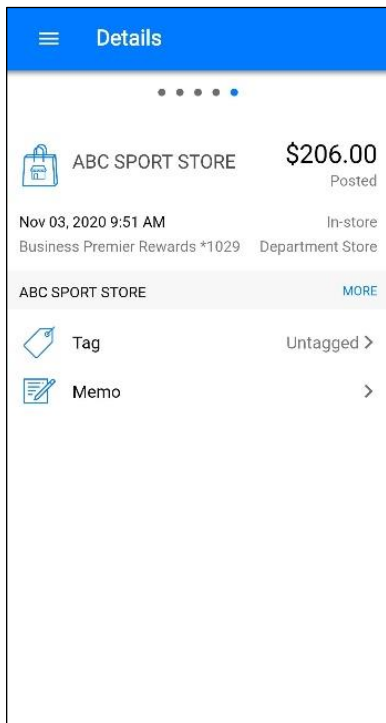
Pending transactions display first in the list. Transactions with other statuses (posted, denied, or canceled) display chronologically. Summary information for each transaction includes the following details:

- Transaction status (for any transactions that are not approved)
- Merchant name
- Transaction amount

## View Transaction Details in CardNav

Members can tap an individual transaction to display additional details, including:

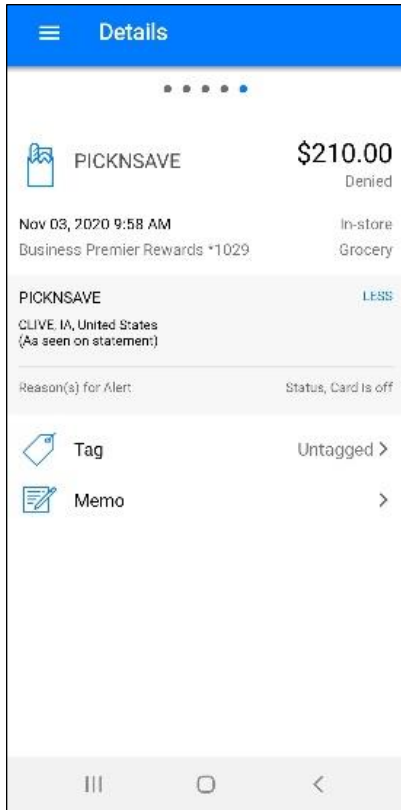
- Transaction status
- Transaction amount
- Merchant name and address
- Transaction type
- Merchant type
- Card type and number (last four digits)
- Account type and number
- Transaction date and time



**Note:** If transactions have additional fees and surcharges, those details will display separately on this screen.

Members can tap a receipt image on the **Transactions** screen to display additional details, including:

- Transaction status
- Transaction amount
- Merchant name and address, when available
- Reason for denial, if the transaction is denied



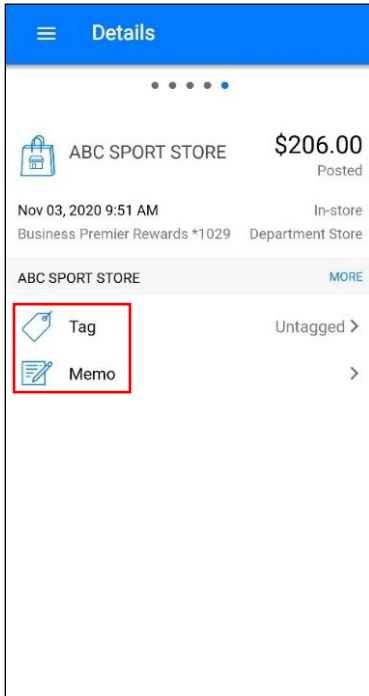
Members can also personalize transactions by adding tags or recording memos.

## Add Tags and Memos to Transactions in CardNav

Members can tap **Tag** to assign any of the following tags to a transaction:

- Untagged
- Business
- Personal
- Family

Members can also tap **Memo** to add a short description about a transaction.



# View Account Information in CardNav

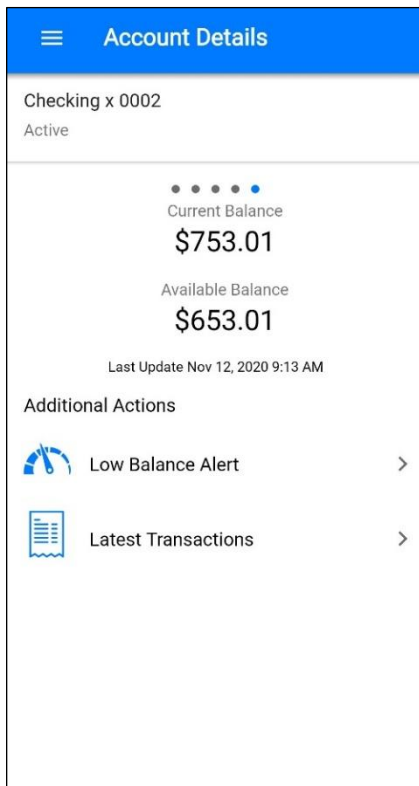
Members can use CardNav to view account details, set low balance alerts, and transfer funds.

## View Account Details

Members can tap individual accounts in the **Accounts** section of the **Home** screen to view details about accounts.

The **Account Details** screen shows the following information for each account:

- Account type (Savings, Checking, Loan, etc.)
- Last four digits of the account number
- Current and available balances
- Last date the account was updated



Members can also use this screen to set low balance alerts, view latest transactions, and access other cards that are linked to the account.

**Tip:** Members can swipe in the area where the current and available balances are listed to display details for other accounts.

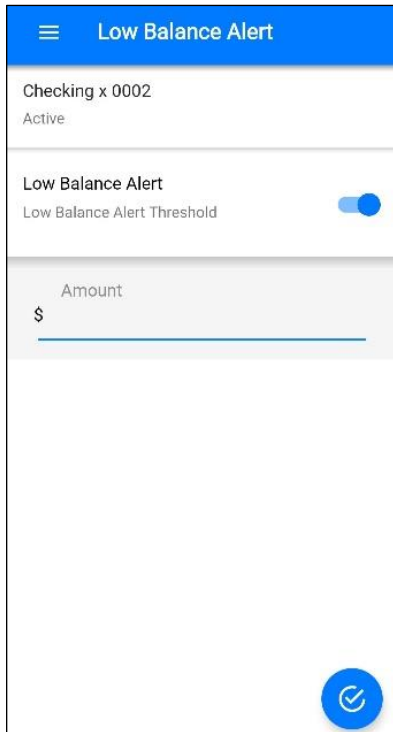
## Set Low Balance Alerts

Members can tap **Low Balance Alert** on the **Account Details** screen to set low balance alerts for accounts.

1. To set a threshold, move the **Low Balance Alert** slider to the **On** position.
2. Specify the amount of the balance alert threshold in the **Amount** field.

If the account balance falls below the set threshold, members will receive an alert informing them about the low balance.

3. Tap the checkmark icon  to confirm.

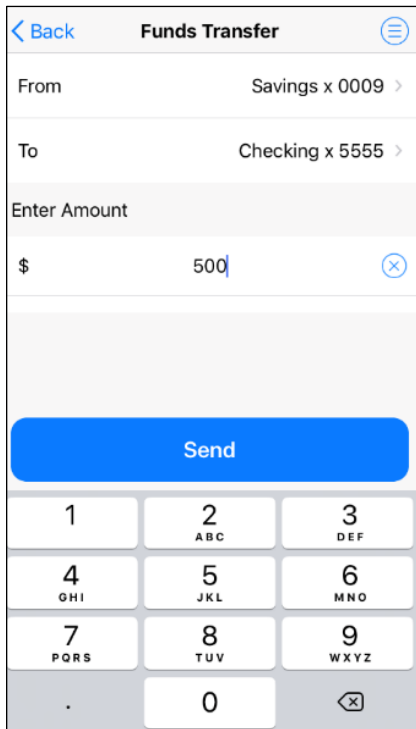


The screenshot shows the 'Low Balance Alert' settings for a 'Checking x 0002' account. The account is currently 'Active'. The 'Low Balance Alert' toggle is turned on. Below the toggle is a section for setting the 'Amount' threshold, with a dollar sign and a horizontal line for input. A blue circular button with a white checkmark icon is located at the bottom right of the screen.

## Transfer Funds

Members can tap **Funds Transfer** on the **Account Details** screen to transfer funds between eligible accounts that are linked to a card.

1. To perform a funds transfer, select the **From** and **To** accounts.
2. Specify an amount to transfer.
3. Tap **Send**.



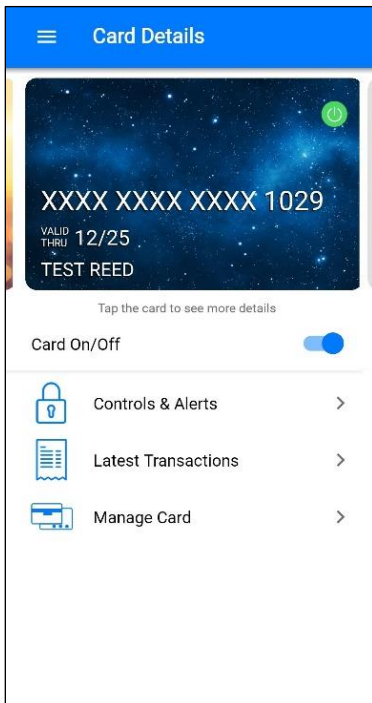
The screenshot displays the 'Funds Transfer' interface. At the top, there is a 'Back' button and a menu icon. Below this, the 'From' account is 'Savings x 0009' and the 'To' account is 'Checking x 5555'. The 'Enter Amount' section shows '\$ 500' with a clear button. A prominent blue 'Send' button is located below the amount field. At the bottom, a standard numeric keypad is visible, including digits 1-9, 0, a decimal point, and a clear button.

# Manage Control Preferences in CardNav

Members can enable control preferences to turn cards on and off, set up location controls, specify criteria for international transactions, set up allowed merchant and transaction types, set up spending limits, and more.

## Turn Cards On and Off

To turn a card on and off, members can tap the **Card On/Off** slider on the **Card Details** screen. CardNav displays a confirmation message when a card is turned on or off.




When the card is on, transactions are subject to the CardNav alert and control preferences that are currently in effect. When the card is off, most card transactions are denied by CardNav, and alerts are generated for attempted transactions. Auto-pay or recurring transactions and credits (deposits, returns, and reversals) are exempt from this high-level control.

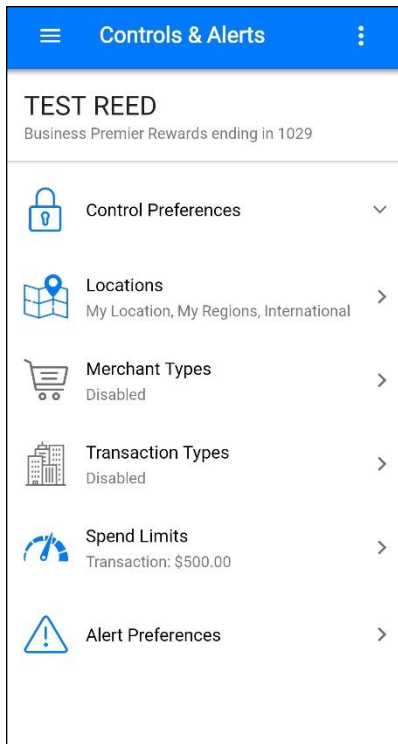


## Configure Control Preferences

Members can tap **Controls & Alerts** on the **Card Details** screen to set control policies. Control preferences are organized in the following categories:

- Locations
- Merchant Types
- Transaction Types
- Spend Limits

**Note:** Members can tap the three dots icon  at the top of the screen to view information about control preferences.



## Set Up Location Controls

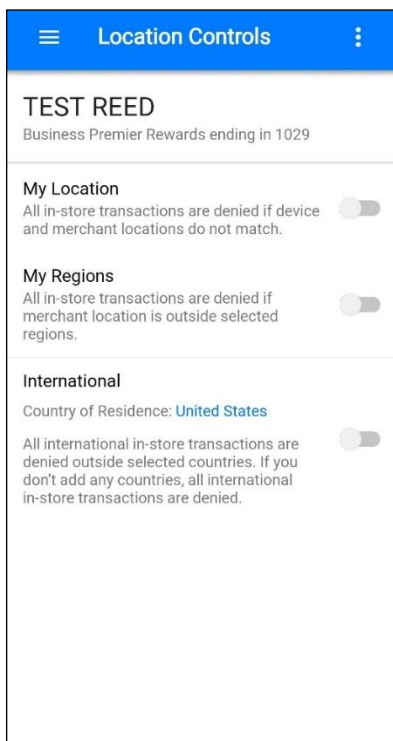
Members can tap **Controls & Alerts** on the **Card Details** screen to specify location controls. Locations policies cover in-store transactions only. Card-not-present transactions are not covered.

Available location controls include:

- My Location
- My Regions
- International

Members can set multiple location control policies for each card.

**Note:** Descriptions of My Location, My Region, and International are visible to the user even if the feature is turned off.



## Configure My Location Controls

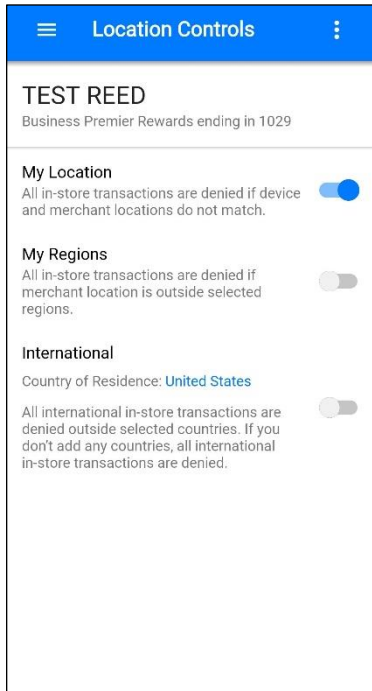
When the **My Location** control preference is enabled, CardNav compares the member and merchant locations to decide whether to approve or deny transactions. Transactions made at merchant locations that differ significantly from the member's location are denied.

The app determines the member's location by:

- Assuming that the member is carrying the mobile device that is set as the Primary Device.
- Using the phone's location as a proxy for the member's location.

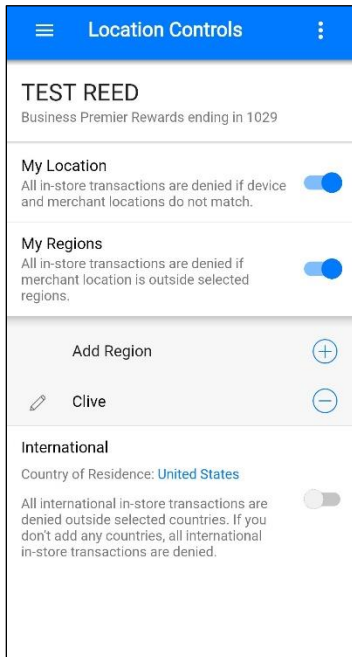
Shared card users can each set their own location controls.

**Note:** **My Location** controls and alerts work only when the device's settings for location tracking are enabled.




## Configure My Regions Controls

Members can select **My Regions** to allow in-store transactions in one or more geographical areas. When the **My Regions** control is enabled, in-store transactions that are made outside the specified region(s) are denied.



Members can specify up to three control regions per card. Each region is a circular area with a minimum radius of five miles.

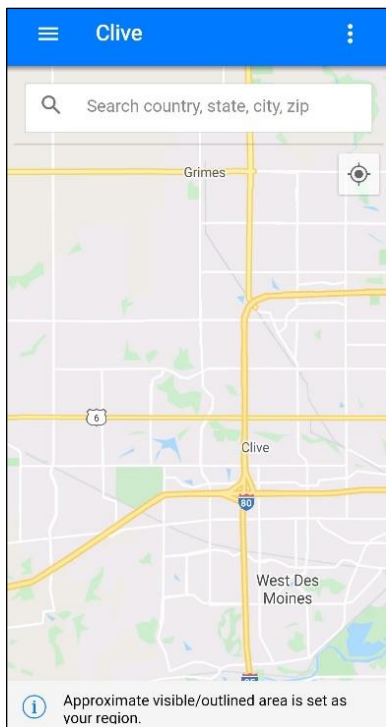
To specify a region:

1. Tap **Add Region** to display an interactive map.
2. Zoom in and out to specify the region or type a country, state, city, or zip code in the search box and then tap the **Search** button.
3. Enter a name for the region.
4. Tap the checkmark icon  to confirm.

**Note:** Members can use their fingers on diagonal corners of the map to expand or shrink the map, or to zoom in on a specific region to define the radius of the circular area. The area shown on the map is slightly smaller than the actual region defined.

**Note:** To edit a saved region, the user taps on the pencil icon next to the name of the region.

**Note:** To delete a region, a country, or a travel plan, the user taps the minus sign adjacent to it.



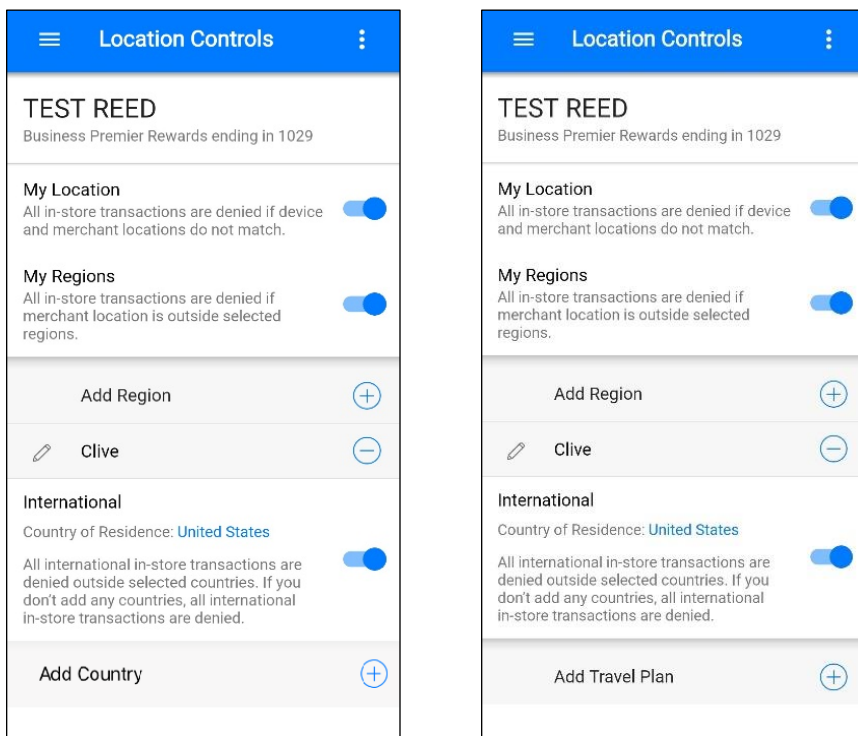
## Configure International Control Preferences

Members can use the **International** control preferences to:

- Specify a country of residence that differs from the Issuer's default country.
- Restrict international in-store transactions to a list of specific allowed countries.
- Add travel plans directly in the CardNav app (if available).


To configure any of these preferences, the member must first enable the International control by moving the **International** slider to the **On** position.

**Note:** Depending on the options a credit union chooses to enable, the International control displays either the **Add Country** option or the **Add Travel Plan** option.

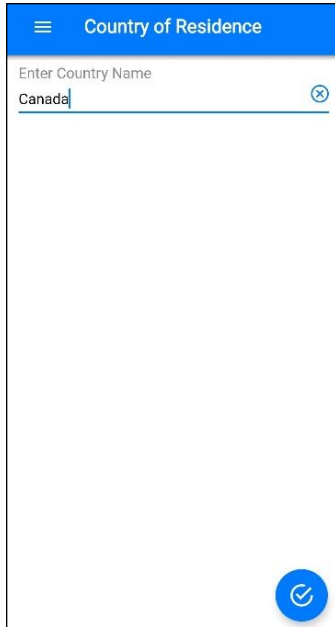


### Change the Country of Residence

By default, the **Country of Residence** is set to the Issuer's default country. Members can change the Country of Residence as needed. If set for controls and alerts, the same country must be specified for both.

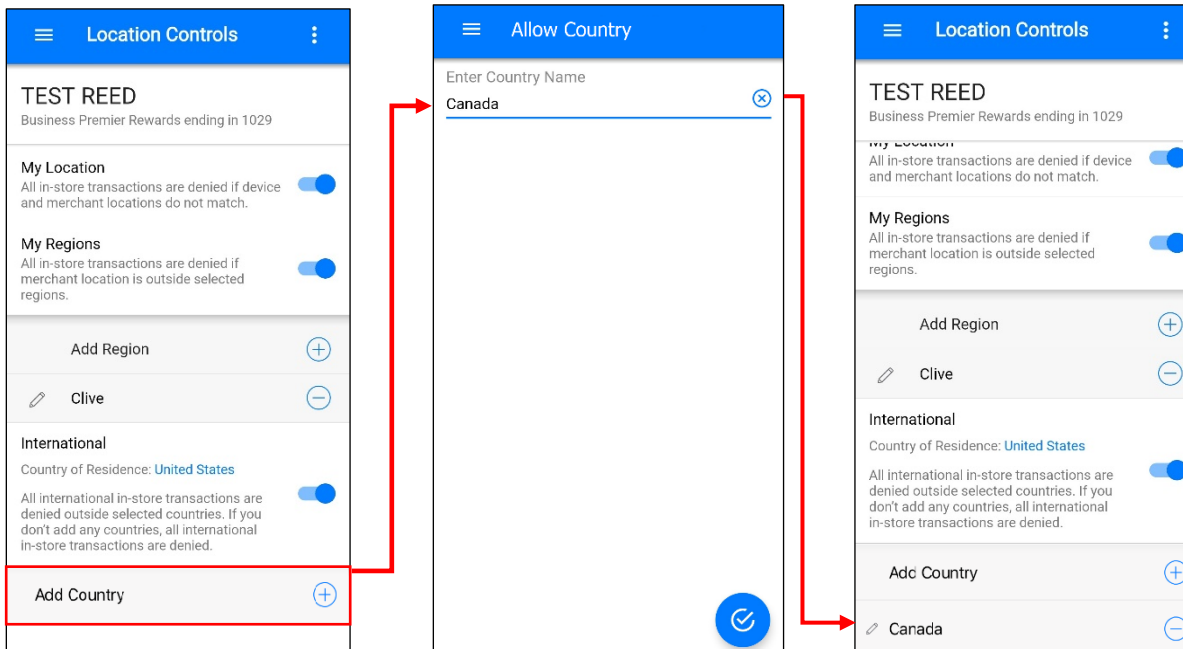
Members can change the Country of Residence by tapping the name of the currently specified country and typing a new country name (The app automatically populates a list of countries based on what is typed). Then select a country from the list and tap the checkmark icon  after it appears on the screen.


**Note:** Changing the Country of Residence on a shared card will generate a notification to other shared card users.



### Specify Allowed Countries

By specifying a list of allowed countries, members can specify countries, in addition to their country of residence, for which they want to have transactions approved. They can add or remove countries at any time.




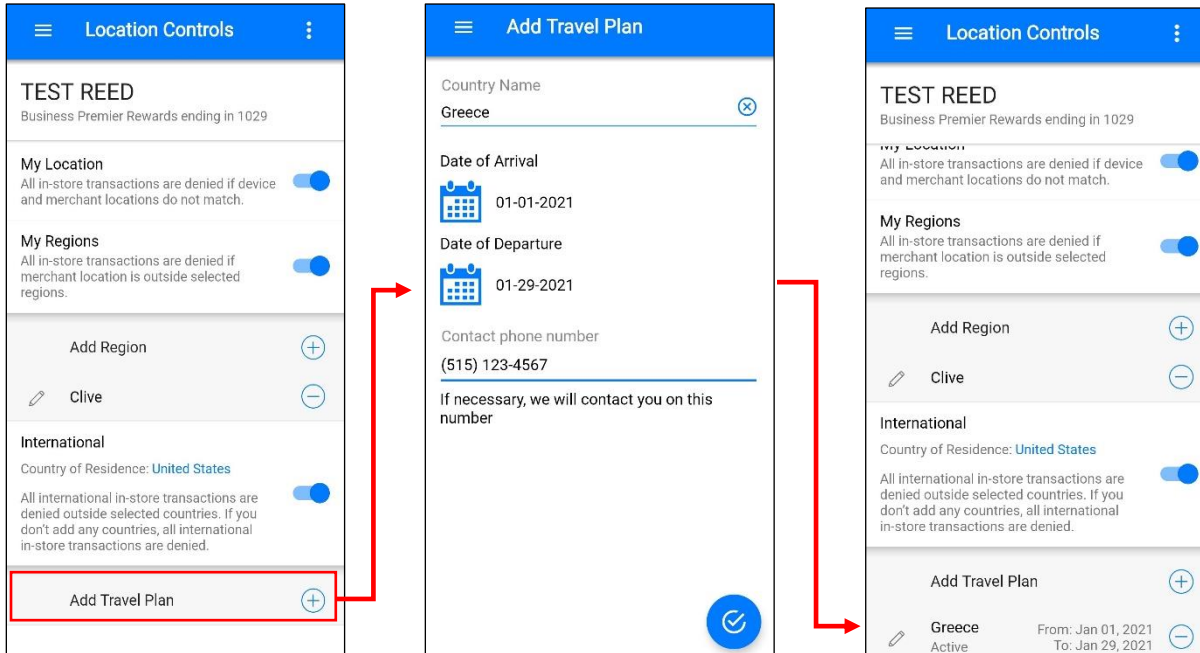
Members can specify allowed countries by tapping **Add Country**, typing a country name, and then tapping the checkmark icon  to confirm.

**Note:** If the Travel Plan option is enabled, the Add Country option will not be available.


## Add Travel Plans

If offered by a credit union, members can also add international travel plans directly in the CardNav app instead of contacting the credit union directly. Each travel plan specifies a destination country, start date, and end date to indicate when the member will be in the specified country. During the time period defined in the travel plan, cardholders will be able to make transactions within the designated country.

Members can add a travel plan by tapping **Add Travel Plan**; specifying the destination country, date of arrival, date of departure, and contact phone number. When phone number is done, tap screen to close the keypad, and tap the checkmark icon  to confirm.



## Edit Travel Plans

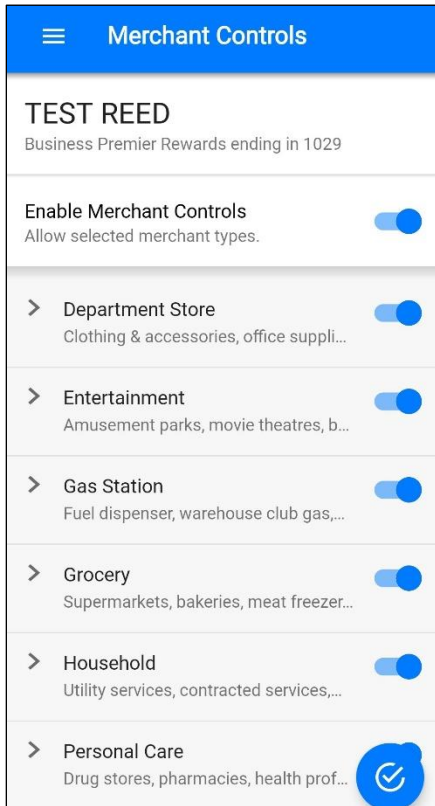
Members can edit a travel plan by tapping on the pencil icon, modifying the information in the Add Travel Plan dialog, then tapping the checkmark icon  to confirm.

## Delete Travel Plans

Users can delete a travel plan by tapping the minus sign to the right of the Travel Plan, then tapping **Yes** in the Confirm Delete dialog.

## Set Up Merchant Type Controls

Members can configure preferences to allow and deny transactions at certain merchant types such as gas stations, restaurants, grocery stores, and more.



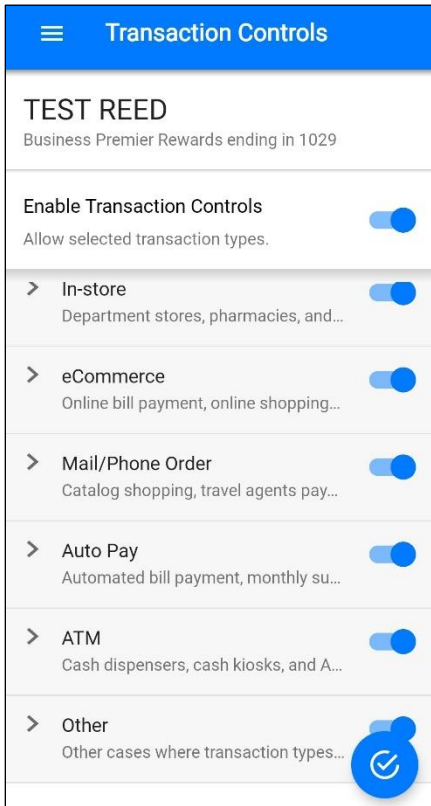
When the **Merchant Controls** preference is set to **On**, various merchant types display in the app. By default, all merchant types are enabled. When a merchant type is set to the **On** position transactions are permitted for that type of merchant. When a type is set to **Off** all transactions for that merchant type are denied.

**Note:** If a member turns off the **Merchant Type** control preference and then turns it back on, the last known settings are displayed.



## Set Up Transaction Type Controls

Members can configure preferences to allow and deny certain transaction types. Transaction types include **In-Store**, **eCommerce**, **Mail/Phone Order**, **Auto Pay**, **ATM**, and **Others**.





When the **Transaction Types** control preference is set to **On**, various transaction types display in the app. By default, all transaction types are enabled. When a transaction type is set to the **On** position, transactions that fall into that category are permitted. When a type is set to **Off**, all transactions in that category are denied.

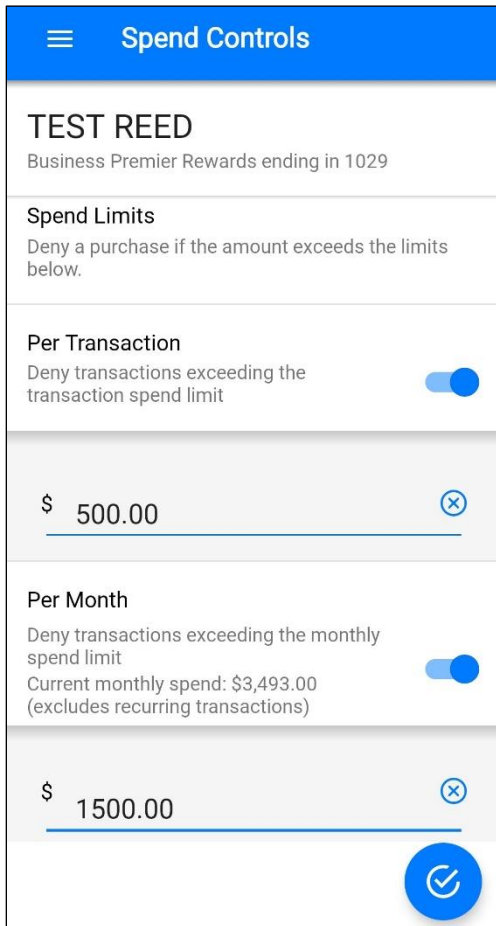
**Note:** If a member turns off the **Transaction Type** control preference and then turns it back on, the last known settings are displayed.

## Set Up Spending Limit Controls

To specify a spending limit for transactions, members can tap **Spend Limits** on the **Control Preferences** screen. When a spending limit is enabled, all transactions that are higher than the limit are denied. Members can specify limits per transaction and by monthly spend.

To set a per-transaction spending limit, move the **Per Transaction** slider to the **On** position. Enter the spending limit amount, then tap the checkmark icon  to confirm.

To set a monthly spending limit, move the **Per Month** slider to the **On** position. Enter the spending limit amount, then tap the checkmark icon  to confirm.




**Spend Controls**


**TEST REED**  
Business Premier Rewards ending in 1029


**Spend Limits**  
Deny a purchase if the amount exceeds the limits below.

**Per Transaction**  
Deny transactions exceeding the transaction spend limit

\$ 500.00 

**Per Month**  
Deny transactions exceeding the monthly spend limit   
Current monthly spend: \$3,493.00 (excludes recurring transactions)

\$ 1500.00 



# Manage Alert Preferences in CardNav

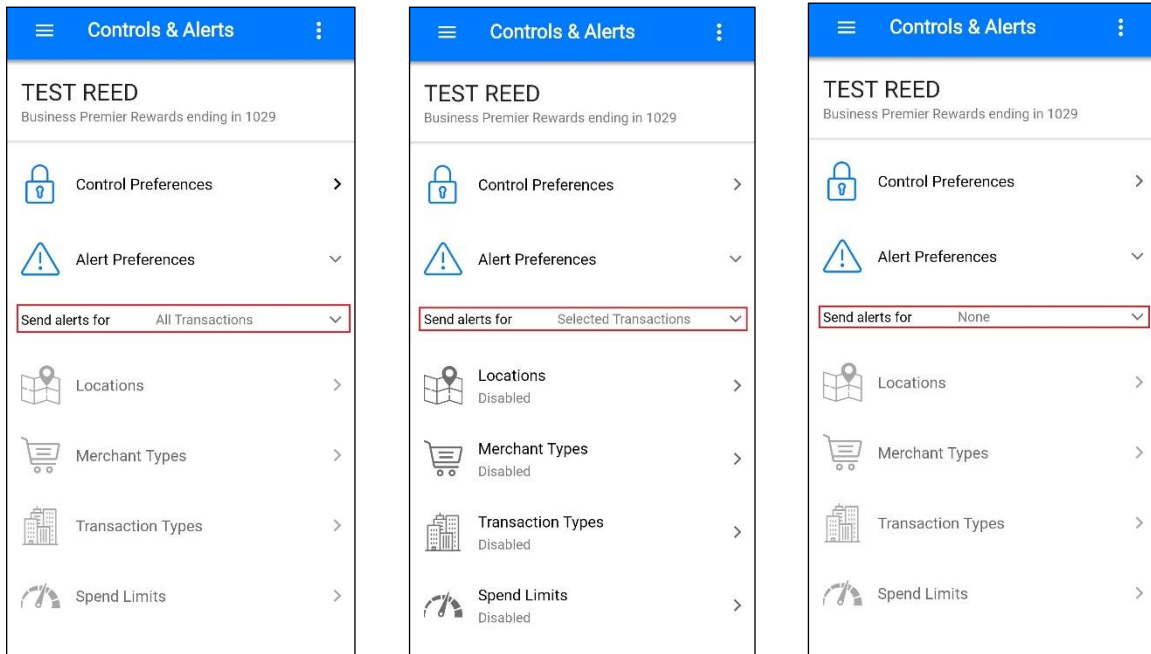
Members can manage and configure alert preferences for locations, merchants, transactions, and spend limits. To receive alerts, members must set their device as the primary device.

## Configure Alert Preferences

To view, set up, or change alert preferences, members can tap **Controls & Alerts** on the **Card Details** screen.

Members can use the button to the right of **Send alerts for** to select one of the following options:

- **All Transactions** to receive alerts for everything
- **Selected Transactions** to set up specific alert policies using the selection arrow to the right of each of the available transaction categories:
  - Locations
  - Merchant Types
  - Transaction Types
  - Spend Limits
- **None** to receive no alerts



After an alert preference is enabled, the icon changes from light gray to blue.

## Set the Device as Primary

To receive alerts, members must set the phone that will receive the alerts as the primary device.



The **Primary Device** setting applies only when:

- A user is logged into CardNav on two or more devices using the same credentials and both have the same card/account number added.
- Two users are logged in on two devices using the same login credentials and have joint cards *with the same account number* added.

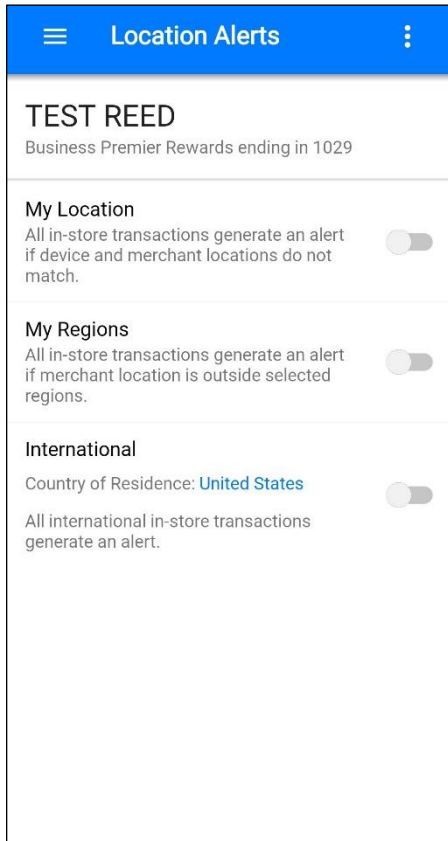
To set a phone as the primary device, members can complete the following steps:

1. Tap the main menu in the upper, left corner of the screen.
2. Tap **Settings**.
3. Tap **Primary Device**.
4. Move the **Primary Device** slider to the **On** position.
5. Tap **YES**.

## Set Location Alerts

To specify location alerts, members must first choose **Selected Transactions** on the **Controls & Alerts** screen. Then, the user must tap **Locations** on the **Controls & Alerts** screen.


**Note:** Locations policies cover in-store transactions only. Card-not-present transactions are not covered.



Available location alerts include:

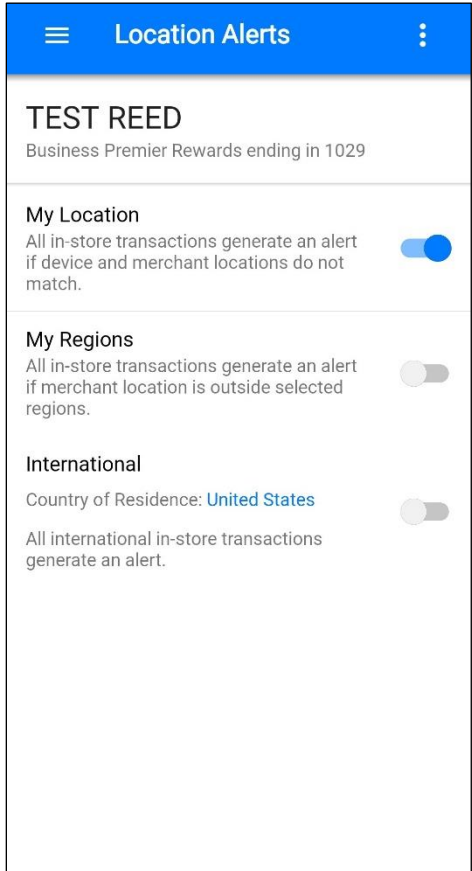
- My Location
- My Regions
- International

Members can set multiple location alerts for each card.

**Note:** Members can tap the three dots icon  at the top of the screen to view information about alert preferences.

## Configure My Location Alerts

When the **My Location** alert preference is enabled, CardNav compares the member and merchant locations to decide whether to trigger an alert. Transactions made at merchant locations that differ significantly from the member's location cause an alert to be sent to the member's mobile device.



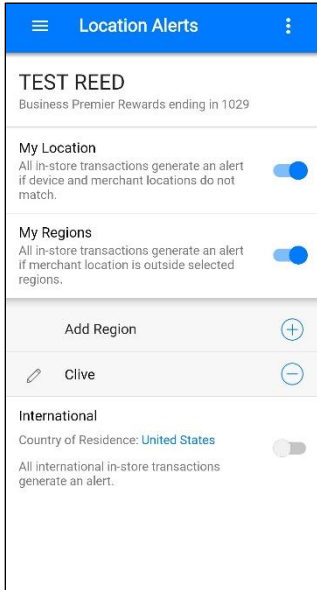
The app determines the member's location by:

- Assuming the member is carrying the mobile device set as the primary device
- Using the phone's location as a proxy for the member's location

**Note:** **My Location** controls and alerts work only when the device's settings for location tracking are enabled.


## Configure My Regions Alerts

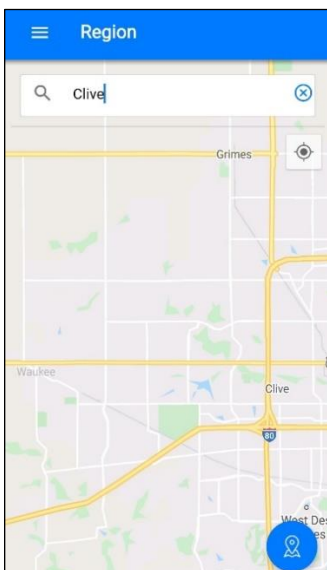
Members can select **My Regions** to allow in-store transactions in one or more geographical areas. When the **My Regions** alert is enabled, in-store transactions that are made outside the specified region(s) trigger an alert to the member's mobile device.



Members can specify up to three alert regions per card. Each region is a circular area with a minimum radius of five miles.

To specify a region:

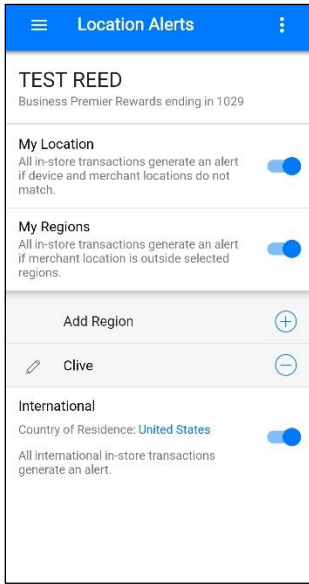
1. Tap **Add Region**.  
An interactive map is displayed.
2. Zoom in or out on the map to specify the region. Alternatively, type a country, state, city, or zip code in the search box and tap **Search**.
3. Enter a name for the region, and then tap the location icon  to confirm.



## Configure International Alert Preferences


Members can use the **International** alert preferences to specify a country of residence that differs from the Issuer’s default country. If a transaction is made outside of the country of residence the member has specified, an alert is triggered.

To configure alert preferences, the member must first enable the International alert by moving the **International** slider to the **On** position.

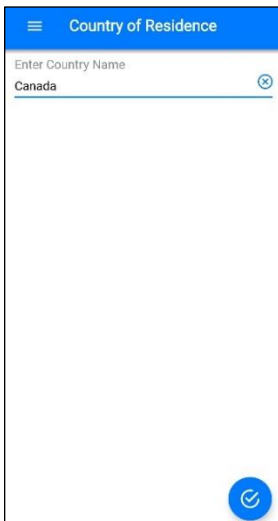


By default, the **Country of Residence** is set to the issuer's default country. Members can change the country of residence as needed.

**Note:** If set for controls as well as alerts, the same country must be specified for both.

Members can change the country of residence by tapping the name of the currently specified country, typing a new country name, and tapping the checkmark icon  to confirm.

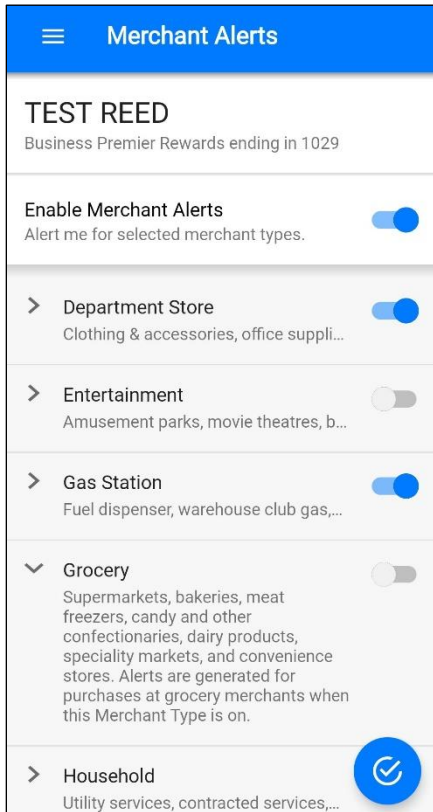
**Note:** Changing the Country of Residence on a shared card will generate a notification to other shared card users.





## Set Up Merchant Alerts

Members can configure preferences to trigger alerts for transactions at certain merchant types such as gas stations, restaurants, grocery stores, and more.



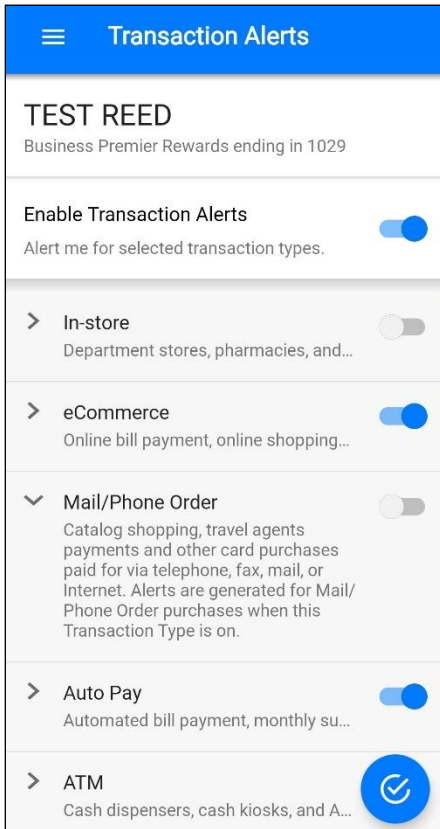
When the **Merchant Types** alert preference is set to **On**, various merchant types display in the app. At least one merchant type must be configured when the alert preference is set to **On**. By default, all merchant types are disabled.

When a merchant type is set to the **On** position, transactions that occur at that type of merchant trigger an alert to the member's mobile device. When a type is set to **Off**, transactions occur with no alert.

**Note:** If a member turns off the **Merchant Type** alert preference and then turns it back on, the last known settings are displayed.

## Set Up Transaction Alerts

Members can configure preferences to trigger alerts for certain transaction types. Transaction types include **In-Store**, **eCommerce**, **Mail/Phone Order**, **Auto Pay**, **ATM**, and **Others**.




When the **Transaction Types** alert preference is set to **On**, various transaction types display in the app. By default, all transaction types are disabled.

When a transaction type is set to the **On** position, transactions that fall into that category trigger an alert to the member's mobile device. When a type is set to **Off**, all transactions in that category occur with no alert.

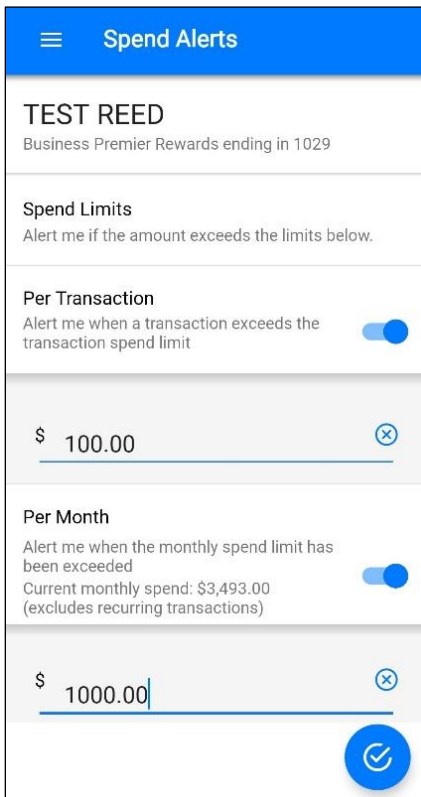
**Note:** If a member turns off the **Transaction Type** alert preference and then turns it back on, the last known settings are displayed.

## Set Spend Alerts

To configure alerts when transactions exceed spending limits, members can tap **Spend Limits** on the **Alerts Preferences** screen. When a spending limit is enabled, all transactions that are higher than the limit trigger an alert to the member's mobile device. Members can specify limits per transaction and by monthly spend.

To set a per-transaction spending limit, move the **Per Transaction** slider to the **On** position. Enter the spending limit amount and then tap the checkmark icon  to confirm.

To set a monthly spending limit, move the **Per Month** slider to the **On** position. Enter the spending limit amount and then tap the checkmark icon  to confirm.

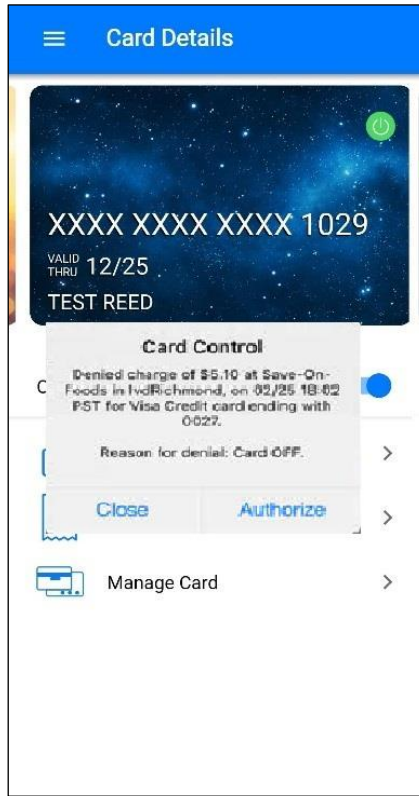
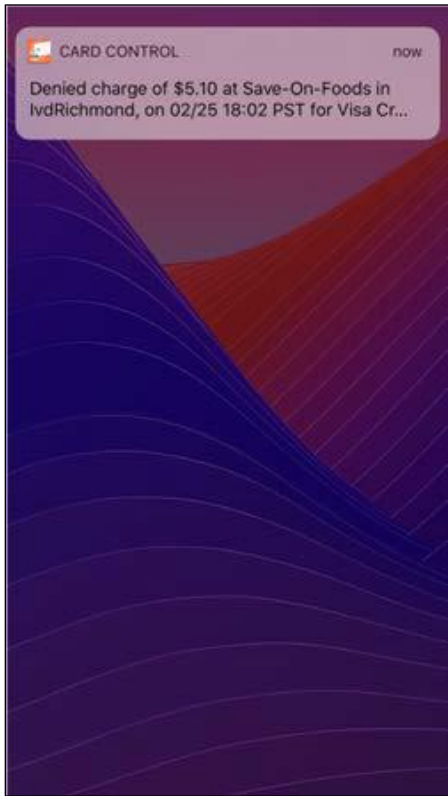


# One-time Overrides

Transactions can be denied based either on a cardholder’s control preferences (for example, the maximum amount that can be spent on one transaction) or a financial institution’s business rules (for example, insufficient funds to cover the amount of a transaction).

- If a transaction is denied based solely on a cardholder’s control preferences, a notification offers cardholders the option of a one-time override that provides automatic approval of the next transaction made on this card within a specified amount of time regardless of the control preferences.
  - For example, if a \$200 transaction is denied because the transaction exceeds the card’s spend limit control of \$150 per transaction, a one-time override enables the cardholder to allow the next transaction on that card regardless of the spend limit if the transaction occurs within a specified amount of time (generally 10 minutes, but the amount of time is configurable).
- If a transaction has been denied based on an FI’s business rule (such as insufficient funds or an incorrect PIN), a one-time override is not offered and cardholders received a regular transaction notification.

One-time override notifications are delivered whether or not the mobile app is open on the cardholder’s device. Notifications display as a banner when the app is not open and display as a pop up when the app is opened.



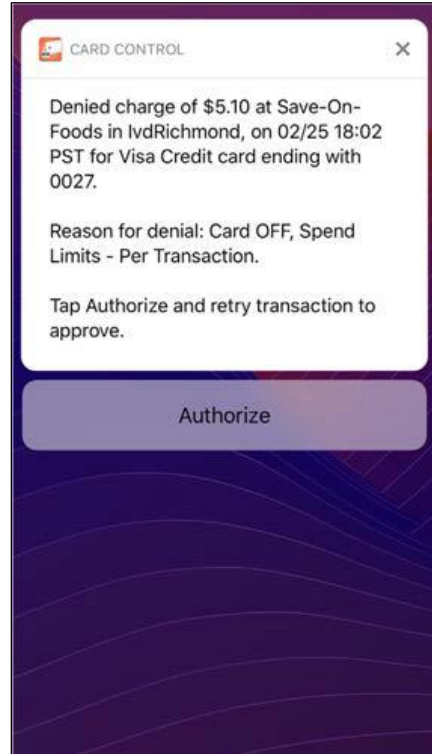
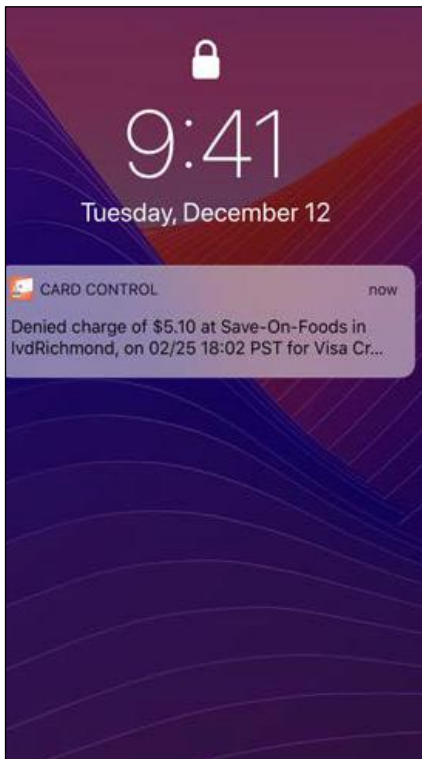
- If the notification is received when the mobile app is not open, cardholders are required to verify their identity.
- If the notification is received when the mobile app is open and active, cardholders are not asked to verify their identity.

## Authorize a One-time Override when the Mobile App is Not Open

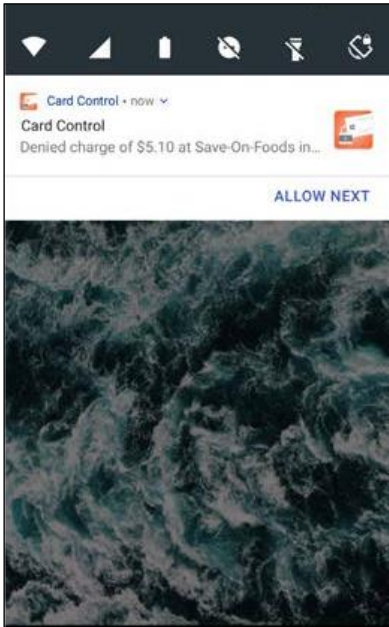
When the mobile app is not open on a cardholder's device, the One-time Override notification is displayed on the device's home screen.

Perform the following steps to authorize a one-time override for a transaction that has been denied because of a control setting.

1. Tap to authorize a One-time Override from the notification on the home screen:
  - a. For iOS, pull down on the truncated notification to view the entire message and access the **Authorize** button.



- b. For Android, tap the truncated notification to view the entire message, or tap **Authorize** to allow the one-time transaction immediately.



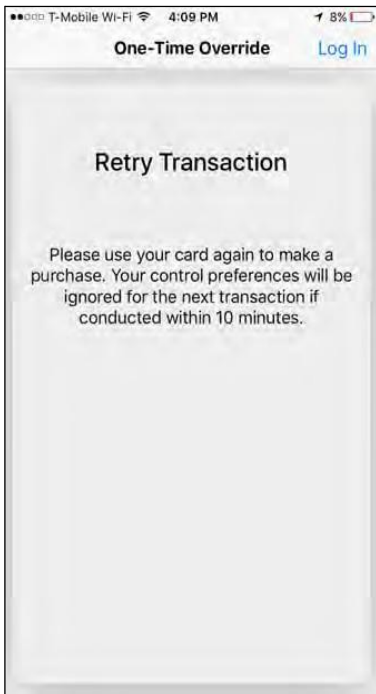
- 2. Tap **Authorize** to override your control settings and allow the transaction to be approved. If you don't want to authorize the one-time override, tap the **Home** button to close the screen.



Touch ID/Face ID/Fingerprint verification is prompted if it has been enabled in the mobile app.



3. Provide the necessary verification.
4. Tap **Authorize**.
5. The **Retry Transaction** screen instructs the member to use the card again within the amount of time specified in the dialog to allow the transaction.



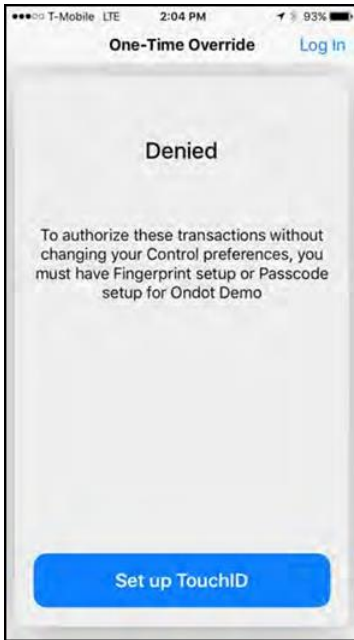
The member can use the card again to make a purchase within the amount of time specified in the notification.

## Set Up Touch ID/Face ID/Fingerprint for a One-time Override

If the member has not already set up Touch ID/Face ID/Fingerprint, a message informs the member that they must set this up in order to validate a One-time Override.

1. Tap **Set up Touch ID**, **Set up Fingerprint**, or **Set up Face ID**.

The appropriate screen opens.



2. Enable Touch ID, Face ID, or Fingerprint permissions.



3. The member can swipe the card again.

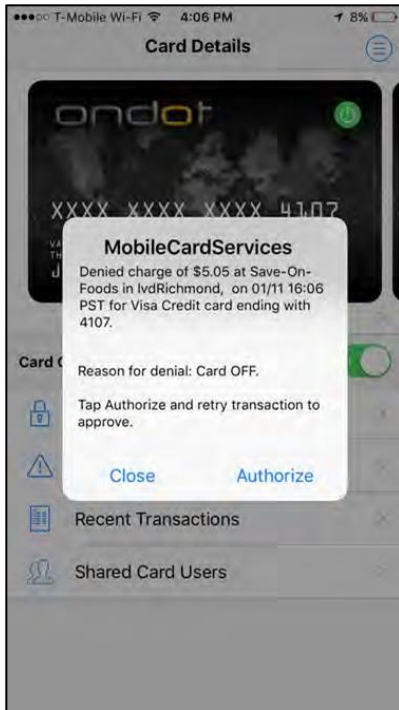
The One-time Override process begins again, but this time the member can complete the process by validating the One-time Override and completing the transaction regardless of the control preference settings.



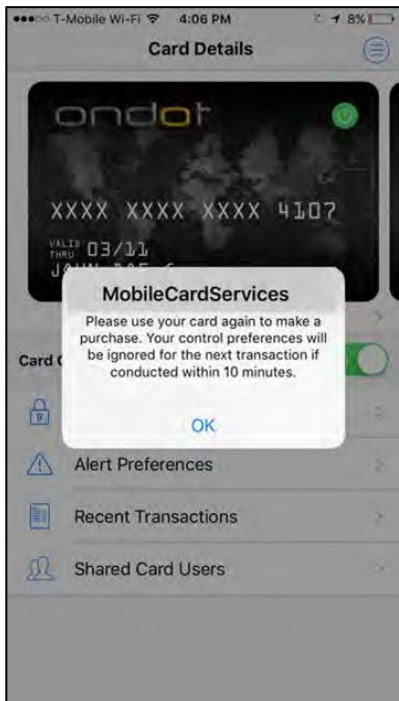
## Authorize a One-time Override When the Mobile App is Open

When the mobile app is open and active on a cardholder's device, the One-time Override notification is displayed on the current mobile app screen.

1. In the One-time Override notification, tap **Authorize** to override the control settings and allow the transaction to be approved.



The **Retry Transaction** dialog instructs the member to use the card again to allow the transaction within the amount of time specified in the dialog.

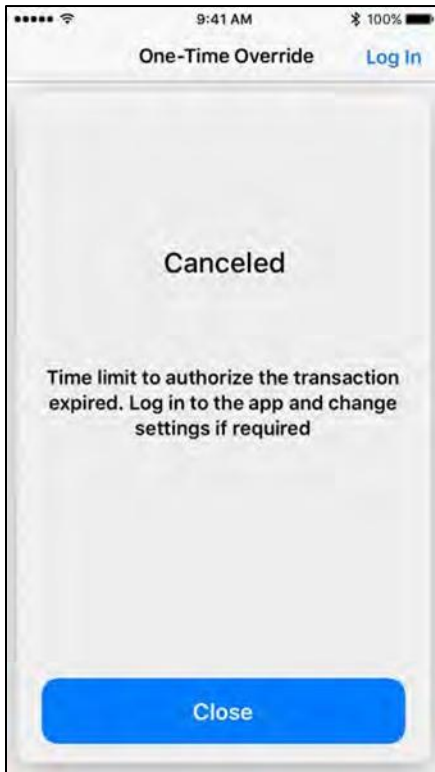


2. In the **Retry Transaction** dialog, the member can save their information.

The member can use the card again to make a purchase within the amount of time specified in the notification.

## Exceed the One-time Override Authorization Time Limit

The amount of time during which cardholders can authorize a one-time override is configured at deployment. If the time limit expires before the one-time override has been authorized, the authorization request is canceled. The member must log in to the mobile app and change the control preferences to complete the purchase.



# Sharing Cards between Multiple Users in CardNav

**Note:** This information applies only to credit unions that issue the same card number to more than one person.

Operations that are performed on a card with multiple users are mostly the same as those that are performed when the card has a single user.

General rules for shared cards include:

- All card users must log in to the app with their own passcodes or user names and passwords.
- Users can set multiple location policies for both controls and alerts for the same card.
- When sharing cards, users can set multiple location control and alert policies for **My Location** and **My Regions**. When multiple control policies are set, transactions that pass at least one of the policies are approved. When multiple alert policies are set, any transaction that meets one of the set location policies will trigger an alert for the user.
- When a user updates a control or alert preference, other users are automatically notified with details about who made the change, which control was updated, and which card is affected.
- Shared card users can simultaneously configure their devices as the primary device, which means all users will receive alerts when enabled on their devices.
- Monthly cumulative spending totals for shared cards display on the **Home** screen.

## Appendix: List of Acronyms

Acronym	Definition	Notes
API	Application Programming Interface	
ATM	Automated Teller Machine	
BIN	Bank Identification Number	
CSV	Comma-Separated Value File	Reports are generated as comma-separated value (CSV) files and are automatically emailed to recipients as an attachment.
CV	Card Verification	
CVC	Card Validation Code	A Mastercard security feature for credit card transactions on the Internet or over the phone. CVC is a 3 or 4 digit value printed on the card which is used to verify that the buyer has the physical card in their possession giving some protection against fraud.
CVM	Cardholder Verification Method	
CVV	Card Verification Code	A Visa security feature for credit card transactions on the Internet or over the phone. CVV is a 3 or 4 digit value printed on the card which is used to verify that the buyer has the physical card in their possession giving some protection against fraud.
FD	Fiserv, formerly First Data	Omaha-based company that provides CO-OP with credit and debit card processing.
FI	Financial Institution	
FIS	Fidelity National Information Services, Inc.	FIS is an international provider of financial services technology and outsourcing services.
PAN	Permanent Account Number	
PIN	Personal Identification Number	